



**WA Cares Fund is your earned benefit that will help you age independently.**



## Long-term Care is More Than Just Retirement Planning

Seven in ten Washingtonians will need long-term care but most of us don't have a way to pay for it. WA Cares Fund is a new state program that makes long-term care insurance affordable for all Washingtonians for the first time.

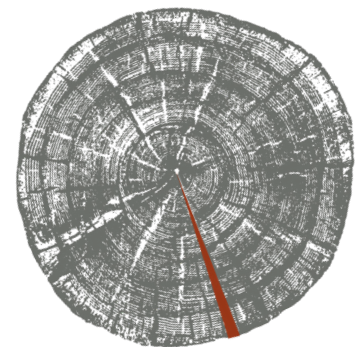
With WA Cares Fund, you can receive long-term care services and supports worth up to \$36,500 (adjusted annually for inflation) over your lifetime.

WA Cares Fund is a benefit you earn like Social Security that covers care in your home or a facility, as well as home modifications, meal delivery, car rides, and caregiver training. WA Cares Fund helps ensure that all of us can afford long-term care when we need it.

## WA Cares Fund Contribution

WA Cares Fund is self-funded entirely by worker contributions. Unlike private long-term care insurance, which requires premiums even after you retire, you only contribute to WA Cares Fund while you work. Contributions stop the moment you stop working.

Median WA Earnings  
\$52,075/year



## How Does it Work?

To earn benefits, you must contribute at least 10 years (without a break of 5 or more years) or have contributed 3 of the past 6 years at time of application for benefits.

## Why Contribute?

### WA Cares Preserves Your Savings

Use your WA Cares benefits – not your 401k or life savings – to cover your long-term care needs.

### WA Cares Lets You Choose

With WA Cares, a loved one can become your paid caregiver or you can hire a home care aide. You may also pay for home improvements, meal delivery, and much more.

### WA Cares Protects Your Family

When you need care, you will have access to a professional home care aide, so your spouse or adult child won't have to quit their job to care for you.

Median Contribution  
\$302/year

## KEY DATES

### Jan. 1, 2022

Premiums begin for employees. Self-employed can opt in to coverage.

### Jan. 1, 2025

Benefits become available to qualified, eligible individuals.

### Oct 1, 2021 –

Dec 31, 2022  
Window to apply for coverage exemption.

### Oct 31, 2021

Deadline for having private insurance to qualify for a lifelong exemption.

### Learn More

Visit [wacaresfund.wa.gov](https://wacaresfund.wa.gov) to learn more about the program.

### For Questions

Email: [wacaresfund@dshs.wa.gov](mailto:wacaresfund@dshs.wa.gov)